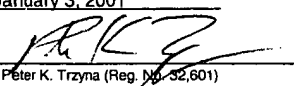




I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

Date: January 3, 2001

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No. 5

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/669,196
Filed : September 25, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED
RESIDENTIAL CREDITING
Group Art Unit : 2181
Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

S I R :

Please enter the following enclosed documents in the above-identified patent application.

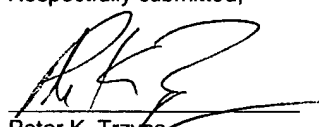
1. Request for Refund of PTO Fees; and
2. A copy of the Declaration and Power of Attorney filed on September 25, 2000; and
3. A copy of the PTO-Stamped Postcard.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: January 3, 2001


Peter K. Trzyna
(Reg. No. 32,601)

P.O. Box 7131
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PETER K. TRZYNA
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(312) 240-0824

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

Date: January 3, 2001

Signed:

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No. 5

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/669,196
Filed : September 25, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit : 2181
Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

REQUEST FOR REFUND OF PTO FEES

S I R :

On September 25, 2000, the above-identified application was filed with a Declaration and Power of Attorney, and the Commissioner was authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235. Enclosed is a copy of the Declaration and Power of Attorney and PTO-stamped Postcard, acknowledging its receipt.

On November 24, 2000, PTO Deposit Account 50-0235 was charged \$65.00 for a Surcharge-Late filing fee or oath or declaration.

The Declaration and Power of Attorney was timely filed, and authorization had been given to charge any fees to PTO Deposit Account No. 50-0235, therefore a Surcharge-Late filing fee or oath or declaration is not required in the above-identified matter.

Please credit the amount of \$65.00 to PTO Deposit Account No. 50-0235.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

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Refund Completed
inflight
7/9/01


Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: January 3, 2001

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Peter K. Trzyna
(Reg. No. 32,601)

EK465079155US



The U.S. Patent and Trademark Office is requested to place its stamp hereon and place this in the mail to acknowledge its receipt of the following in:

Serial/ Patent / Trademark No.: _____ Atty. Ref. No.: CARR-PB-00
Filing Date: _____ Date Mailed: 9/25/00 Express Mail ☒ EK465079155US
Inventor(s) / Applicant: Philip Carragher Steven Earl Webster
Title / Trademark: System for Card Activity Based Residency
☒ N Orig. Patent Applic. (Utility / Plant / Design) of 65 Total Pages with at least 1 Claim &
Abstract Plus 0 Pages of Appendix & 21 Sheets of Drawings Figs. 1 to 21
☒ Transmittal Letter _____ Notice of Appeal _____
☒ Declaration and Power of Attorney _____ Appeal / Reply Brief _____
☒ Verified Stmt. Claiming Small Entity _____
Missing Parts PTO Form 1553 _____ Y / N Original Trademark Application _____
Assignment & PTO Form 1595 _____ Y / N Intent to Use _____
☒ IDS & PTO Form 1449 & Cited Art _____ Specimens _____
Status Letter _____ Sec. 8 _____ Sec. 15 _____ Combined _____
Amendment / Response _____ Renewal _____
Revocation of Prior Power of Attorney _____ Extension ☒ 825 U.S. PTO
Check \$ _____ Use 09/669196
Petition _____
Issue Fee Transmittal PTO Form 85B _____
Other: _____
Proposed Amendment to Drawings _____
Letter to Draftsman _____



rcvd 10/3/00